REMARKS

This correspondence is responsive to the office action mailed November 10, 2010 for the above-referenced application. All claims are rejected under 35 U.S.C. § 103(a) as being unpatentable over various combinations of references: claims 1, 11-15, and 32 over Chancey (5,842,185) in view of Wood (7,050,997), and Dilip (7,797,207) and claims 33-34 over Chancey in view of Wood, Dilip and Goldsmith (6,064,990).

Essentially, the previous obviousness rejections have been withdrawn, and new rejections have been made, with the newly-cited reference of Dilip being used to replace the prior reliance on the Wells and Bissonette references previously cited. The newly-made rejections rely on an interpretation of Dilip that, it is respectfully submitted, is not supported by Dilip itself. Specifically, the rejections set forth in the Office Action state in part:

> Dilip further discloses a financial management system automatically analyzing multiple user accounts, both asset accounts and debt accounts, in a proactive manner, on its own initiative, without any prompting from the user, wherein a client computer is capable of interacting with the financial management system . . . allowing the financial management system to retrieve account information from the financial institution servers.

(Office Action, paragraph spanning pages 4-5 and several other locations, emphasis added.) It should be noted that the Office action does not quote any language of Dilip, analyze the actual language and teachings of Dilip and how they would be understood by one of skill in the art at the time of filing of the current application, or compare the specific language and teaching of Dilip to the language and teachings of the claim allegedly taught by Dilip. Instead, the rejections merely provide a long list of allegedly-relevant column and line numbers of Dilip.

Reference to Dilip clearly shows that Dilip teaches essentially the exact opposite of what is alleged in the Office Action, as Dillip teaches analysis that begins upon user action. Specifically, reference may be made to at least the following passages:

> **When a user accesses the financial management system and requests an analysis of the user's asset accounts**, the system prompts the user to enter account information for all of the user's asset accounts. The information provided for each account may include the name of the financial institution, the account number, and the login name and password for online access to the account. This information is typically stored by the financial management system to avoid asking the user to re-enter the same information in the future. Based on the information provided by the user, the asset account information collection module 250 is able to access the user's accounts and determine the balance of each account as well as other information such as the interest rate and minimum balance for the account.

(Col. 8 lines 37-40, emphasis added.)

> **When a user accesses the financial management system and requests an analysis of the user's debt accounts,** the system prompts the user to enter account information for each of the user's debt accounts. The information provided for each account may include the name of the financial institution, the account number, and information necessary to access the account online. This information is typically stored by the financial management system to avoid asking the user to re-enter the same information in the future. Based on the information provided by the user, the debt account collection module 270 accesses the user's debt accounts and determines the balance of each account as well as other information, such as the interest charged and the maximum balance for the account.

(Col. 9 lines 37-50, emphasis added.)

> **When a user accesses the financial management system and requests an analysis of the user's balance sheet**, the system prompts the user to enter account information for each of the user's asset accounts and debt accounts. The information provided for each account may include the name of the financial institution, the account number, and information necessary to access the account online. This information is typically stored by the financial management system to avoid asking the user to re-enter the same information in the future. Based on the information provided by the user, the account collection module 290 accesses the user's debt accounts and determines the balance of each account as well as other information, such as the interest charged or earned, and the maximum balance or credit limit associated with the account.

(Col. 10 line 58-Col. 11 line 5, emphasis added.)

In each of the three described instances in Dilip where the described invention is used to access the user's account information to assist in generating reports for the user, it is telling that

Dilip describes such instances with the phrase "when a user accesses the financial management system and requests an analysis." In each description, only after the user requests an analysis does the system access the user's accounts and determine the balance of each account. Thus, the Office Action has failed to show that Dilip would have been understood to teach a system that automatically analyzes multiple user accounts in a proactive manner, on its own initiative, without any prompting from the user as alleged in the Office Action. For this reason alone, all of the newly-made rejections are fatally flawed and must be removed.

Additionally, it should be noted that Dilip only teaches obtaining certain information from the financial institutions (after being prompted by the user), and that the information retrieved in the Dilip system is not the same information recited in the claims. Note, in each of the passages recited above, that Dilip only teaches 1) determining the balance of each account, and 2) obtaining other information (the interest rate and maximum or minimum balance). The other passages cited in the Office Action only discuss obtaining similar information from other banks (not used by the user) about their available accounts in case the system should recommend a switch in banks or accounts.

The invention as claimed does not recite accessing financial institutions and obtaining balance information. Instead, claim 1 recites:

> automatically using a third-party Internet-connected gateway to repeatedly access a plurality of financial institutions and to repeatedly search on-line credit card account and on-line checking account records of a plurality of actual financial accounts maintained by the plurality of financial institutions for recent purchases;

(Emphasis added.) Independent claims 11, 32, 33, and 34 contain similar limitations regarding purchases and/or transactions. The Office Action fails to show how one of skill in the art would understand Dilip's teachings about obtaining balance and interest rate information would be

understood to refer to purchases, transactions, and the like as recited in the independent claims. Thus, for this additional reason, all the obviousness rejections, all of which erroneously rely on Dilip, must be removed.

For at least the reasons set forth above, Applicants respectfully submit that neither the references cited in the Office Action nor a combination thereof recite the features set forth in the claims. The claims therefore are in condition for allowance.

CONCLUSION

Applicants submit that the application is allowable. Should there be any questions that could advance this application which can be raised in a telephonic interview, Applicants respectfully invite the Examiner to initiate the same.

DATED this 10th day of February, 2011.

Cordially,

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